

IN THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A computer-implemented method of notifying ~~[[an]] exception client~~ clients associated with a payor financial institution of at least one exception item, said method comprising:

receiving a presentment check file at a computing system, said presentment check file including presentment information related to multiple presented checks submitted by payees, the multiple presented checks requested for cashing against accounts of at least one of the exception clients of the payor financial institution and presented to the payor financial institution for payment;

receiving a payor check file at the computing system from the at least one exception client associated with the payor financial institution, said payor check file including check information relating to checks written by said exception client;

comparing said presentment check file with said payor check file implementing a processor of the computing system, the comparison identifying whether the presentment information related to each of the multiple presented checks corresponds to the check information in the payor check file, such that identified presentment information without matching check information creates the at least one exception item, thereby producing an exception file including the at least one exception item; and

sending said exception client an e-mail notifying said exception client of said at least one exception item.

2. (Previously Presented) The method as recited in claim 1, further comprising:

generating a Web file from the exception file, said Web file including exception information relating to said at least one exception item; and

generating an address for said Web file;

wherein said e-mail includes said address.

3. (Original) The method as recited in claim 2, further comprising:

generating an image of said exception item; and

wherein said Web file includes said image.

4. (Previously Presented) The method as recited in claim 1, further comprising performing a scrubbing process to determine whether said exception item is a true exception item.

5. (Original) The method as recited in claim 2, further comprising causing said address to expire at a predetermined time.

6. (Previously Presented) The method as recited in claim 2, further comprising sending a simple mail transfer protocol notice to said payor financial institution when said exception client accesses said Web file.

7. (Original) The method as recited in claim 1, wherein said sending includes sending said e-mail across a network.

8. (Original) The method as recited in claim 2, wherein said e-mail includes a hyperlink to said address.

9. (Original) The method as recited in claim 1, wherein said method is used in an exception item notification system and said method further comprises:

comparing said at least one exception item with a database of clients of said exception item notification system; and

sending said e-mail only when said exception client is a client of said exception item notification system.

10. (Currently Amended) A computer-implemented method of notifying ~~[[an]] exception client~~ clients associated with a payor financial institution of at least one exception item, said method comprising:

receiving a presentment check file at a computing system, said presentment check file including presentment information related to multiple presented checks submitted by payees, the multiple presented checks requested for cashing against accounts of at least one of the exception clients of the payor financial institution and presented to the payor financial institution for payment;

receiving a payor check file at the computing system from the at least one exception client associated with the payor financial institution, said payor check file including check information relating to checks written by said exception client;

comparing said presentment check file with said payor check file implementing a first processor, the comparison identifying whether the presentment information related to each of the multiple presented checks corresponds to the check information in the payor check file, such that identified presentment information without matching check information creates the at least one exception item, thereby producing an exception file including the at least one exception item;

generating a Web file from the exception file implementing a second processor, said Web file including an image relating to said at least one exception item;

generating an address for said Web file;

sending said exception client an e-mail notifying said exception client of said at least one exception item; and

including a hyperlink to said address in the e-mail.

11-26. (Canceled)

27. (Currently Amended) A computer-implemented method of notifying ~~[[an]]~~ exception ~~client~~ clients associated with a payor financial institution of at least one exception item, said method comprising:

receiving a presentment check file at a computing system, said presentment check file including presentment information relating to multiple presented checks, the multiple presented checks presented to the payor financial institution for payment;

receiving a presentment check file at a computing system, said presentment check file including presentment information related to multiple presented checks submitted by payees,

the multiple presented checks requested for cashing against accounts of at least one of the exception clients of the payor financial institution and presented to the payor financial institution for payment;

receiving a payor check file at the computing system from the at least one exception client associated with the payor financial institution, said payor check file including check information relating to checks written by said exception client;

comparing said presentment check file with said payor check file implementing a computer processor, the comparison identifying whether the presentment information related to each of the multiple presented checks corresponds to the check information in the payor check file, such that identifying presentment information without matching check information locates the at least one exception item;

creating an exception file including each located exception item;

performing an image matching process implementing an image archive processor to produce an image corresponding to each exception item in the exception file, thereby creating an image exception file;

scrubbing the image exception file to identify valid exception items for exception client review;

generating a web file from the scrubbed image exception file and storing the web file on a server, the web file including the valid exception items from the image exception file in a web accessible format;

generating an address for said web file;

sending said exception client an e-mail notifying said exception client of said at least one exception item; and

including a hyperlink to said address for the web file in the e-mail.